



A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

March 2015

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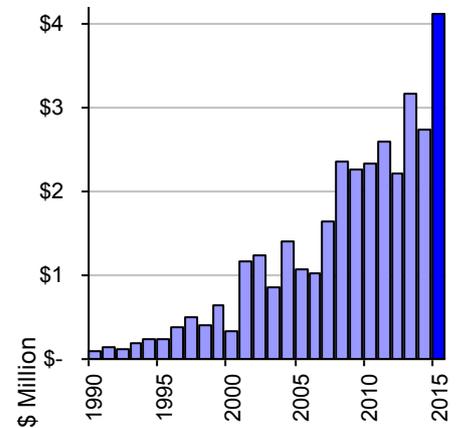
Greetings in the wonderful name of Jesus.

We are thrilled to include three wonderful testimonies from families who have received interest free mortgages.

In the year to 31 March we have lent over **\$4 million interest free** to around 40 households and churches throughout New Zealand. Some big, some small, and all much-loved by God.

In the last three months we have lent to folks in Wellington, Whangarei, Tauranga, Hamilton, Christchurch, Auckland and Whakatane and loans have been repaid in Lower Hutt and Invercargill. Bless you all.

Annual New Lending



YE 31 March

Immeasurably Blessed

Earlier this year we were really blessed to receive our interest free loan from Ark Resources.

We joined Liberty Trust in August 2005 and it's interesting to briefly look back and consider what has taken place since then.

Back in 2005 we were living debt-free in our small but comfortable first home. We had two infant children (Hannah and Emily) and a third child on the way. Hence we were planning, in the near future, to move to a larger home due to our growing family – which would of course mean getting a mortgage again. In 2007 we were able move to our new, larger family home and during the move we were blessed by God in so many ways.

We are really grateful to have now received our interest free loan and glad that we have been a part of helping to build up the storehouse of money that can be lent to other people. We truly believe that we have been blessed by God beyond all that we could hope or imagine (Phil 4:19, Eph 3:20-21).

We would certainly encourage others to join Liberty Trust and be part of blessing others as well as being blessed by this wonderful ministry.

Finally, a big "thanks" to the staff who have helped answer all our questions along the way and who continue to keep track of everything and keep us up-to-date with all that is happening with the ministry and our progress in paying back our loan.

Anthony & Jo White
Christchurch, 17 Nov 2014



Anthony & Jo, Emily, Hannah & Jonathan

Now to Him who is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us, to Him be glory in the church and in Christ Jesus throughout all generations, for ever and ever!

Ephesians 3:20-21

A Brilliant and Biblical model for Borrowing

When we started our Liberty Trust over eight years ago we did not know what we would use the loan for. We figured that by the time ten years came around we would have figured it out!

We only put in for a modest amount as we could not afford to pay both our current mortgages and the Liberty Trust payments. We see it as a sound borrowing move. No matter what happens with interest rates you know that you will have a portion that will have no interest, therefore lowering the overall combined interest rate.

We own two houses, but the house we live in we rent from someone else. Talking to the team at Liberty Trust they were really helpful and we found it was really flexible how we took the loan. We have split our loan in two, taking a portion and also continuing to contribute into the Trust for the remaining portion.

We will be taking out new loans for our kids in a few years. It's such a great provision for their future and they can learn to pay into it themselves.

We have really enjoyed being apart of the Trust and the idea of a more biblical model for borrowing money is great and we applaud those who stepped out and dared to dream that people could be free from debt.

It must have seemed a crazy idea when it was first introduced but it has shown that it is in fact brilliant.

God bless

Peter and Maryanne, Lucas, Grace, Georgia and Josiah

15 Nov 2014



Georgia, Josiah, Grace and Lucas Martin

A Great Example for Future Generations

I first heard about Liberty Trust through an advert in the Christian Directory magazine which I read at church. I checked out the Liberty Trust web site and downloaded and read the information about the Bible-based storehouse. After doing the Bible Study and prayer I decided to start investing in helping others to achieve their dream of being mortgage free and in hope of one day being a home owner again.

I would like to thank & bless everyone involved in Liberty Trust & Ark Resources as I was surprised to receive an offer of an interest free loan earlier than expected in Oct 2014. We feel so fortunate that our mortgage will be significantly reduced before we retire and we won't have to pay a significant amount of interest.

I am a 'numbers' person and like to see things in writing. Using an online bank mortgage calculator it shows that if you take 20 years to pay off a \$100,000 mortgage then you will be paying over \$71,000 in interest! Even attempting to pay it off over 10 years you would still be paying over \$33,000 in interest.

I strongly believe that Liberty Trust is a great example to future generations. By planning ahead, regularly saving a small amount, having patience, helping others first and then all in God's timing it is you who gets blessed. This can make such a huge difference to your life. I also could not have done this without my Dad's help at times.

I started saving in Oct 2011 for my son Mark, who is currently a third year engineering student at the University of Canterbury, so that I can help him to be able to afford to buy a home in the future, without the burden of paying huge amounts of interest to the banks.

May God bless you.

Julie Swan, Christchurch



HOPE: Jeremiah 29:11 is a verse that I have memorised and held on to God's promises for many years.

"For I know the plans I have for you," declares the LORD, "Plans to prosper you and not to harm you, plans to give you hope and a future."

